

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24–19855–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gertrude Sefranek
7 Helen Avenue
Freehold, NJ 07728

Social Security No.:
xxx–xx–9616

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 10, 2025.

Dated: February 11, 2025
JAN: rms

Jeanne Naughton
Clerk

In re:
Gertrude Sefranek
Debtor

Case No. 24-19855-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 11, 2025

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:

Recip ID	Recipient Name and Address
db	+ Gertrude Sefranek, 7 Helen Avenue, Freehold, NJ 07728-2607
aty	+ KLM Law Group, PC, 700 Market Street, Suite 5000, Philadelphia, PA 19106-2312
520413851	+ ABBA Medical, PO Box 275, Keasbey, NJ 08832-0275
520413861	+ GS Solar II, LLC, PO Box 8011, Dublin, OH 43016-2011
520413860	+ Gratoit County Treasurer, 214 E. Center Street, Ithaca, MI 48847-1446
520413866	+ Oceanside Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404
520413868	+ Rainbow Lakes Maintenance Corp., 4353 Rainbow Lake Road, Perrinton, MI 48871-9762

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 11 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: BKBCNMAIL@carringtonms.com	Feb 11 2025 20:49:00	Carrington Mortgage Services LLC, PO Box 7015, Pasadena, CA 91109
520413852	+ Email/Text: customer.service@atlantichhealth.org	Feb 11 2025 20:50:00	Atlantic Health System, PO Box 21385, New York, NY 10087-1385
520413853	Email/Text: EBN@brockandscott.com	Feb 11 2025 20:49:00	Brock & Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054
520413854	Email/Text: BKBCNMAIL@carringtonms.com	Feb 11 2025 20:49:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road , Stes 110 & 20, Anaheim, CA 92806
520452206	Email/Text: BKBCNMAIL@carringtonms.com	Feb 11 2025 20:49:00	Bank United N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
520413855	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 11 2025 20:48:00	Choice Recovery, Attn: Bankruptcy, 1105 Schrock Rd , Ste 700, Columbus, OH 43229-1168
520419381	Email/Text: mrdiscen@discover.com	Feb 11 2025 20:49:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520413856	+ Email/Text: mrdiscen@discover.com	Feb 11 2025 20:49:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520413857	Email/Text: bankruptcycourts@equifax.com	Feb 11 2025 20:50:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520413858	^ MEBN	Feb 11 2025 20:43:56	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520413859	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 11 2025 20:56:59	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD

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			57107-0145
520413862	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 11 2025 20:49:00	IGS Solar LLC, c/o Wakefield & Associates LLC, PO Box 51272, Knoxville, TN 37950-1272
520477747	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 11 2025 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520413864	^ MEBN	Feb 11 2025 20:44:46	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520419130	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2025 20:56:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520413865	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2025 20:57:27	LVNV Funding, LLC, c/o Resurgent Capital Services, LP, 55 Beattie PL Suite 110, Greenville, SC 29601-5115
520413867	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2025 21:19:11	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520474634	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2025 21:08:26	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520413869	+ Email/Text: DeftBkr@santander.us	Feb 11 2025 20:50:00	Santander Bank, 450 Penn Street Mail Stop 10-421-CPW, Reading, PA 19602-1011
520473663	+ Email/Text: DeftBkr@santander.us	Feb 11 2025 20:50:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242
520413870	^ MEBN	Feb 11 2025 20:43:20	TransUnion, Po Box 2000, Chester, PA 19016-2000
520470714	+ Email/PDF: ebn_ais@aisinfo.com	Feb 11 2025 20:56:51	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520413871	+ Email/PDF: ebn_ais@aisinfo.com	Feb 11 2025 20:56:29	Verizon, American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520413863		Jefferson Capital Systems, LLC, PO Box 7999

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bank United N.A. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Carrington Mortgage Services LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor Gertrude Sefranek ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5